

**Analisis Pengaruh Dana Pihak Ketiga, BOPO, CAR dan LDR terhadap
Kinerja Keuangan pada Sektor Perbankan yang Go Public di Bursa
Efek Indonesia (BEI) (Periode 2011-2014)**

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ABSTRAK

Tujuan dari penelitian ini ialah untuk mengetahui ada atau tidaknya pengaruh dari variabel bebas yaitu dana pihak ketiga (DPK), operational costs to operational incomes (BOPO), capital adequacy ratio (CAR) dan loan to deposit ratio (LDR) terhadap variabel terikat yaitu return on asset (ROA) pada perusahaan perbankan yang terdaftar di Bursa Efek Indonesia baik secara simultan maupun secara parsial. Performa keuangan bank dalam menghasilkan profit dapat diukur dengan return on asset (ROA). Populasi dari penelitian ini ialah seluruh bank yang terdapat di Bursa Efek Indonesia selama 2011-2014 yang berjumlah 40 bank. Sampel yang dipilih sebanyak 26 bank menggunakan metode purposive sampling. Hasil dari penelitian membuktikan bahwa seluruh variabel bebas secara simultan mempengaruhi return on asset (ROA). Sedangkan secara parsial menunjukkan bahwa operational costs to operational incomes (BOPO) mempengaruhi return on asset (ROA), sedangkan dana pihak ketiga (DPK), capital adequacy ratio (CAR) dan loan to deposit ratio (LDR) tidak mempengaruhi return on asset (ROA).

Kata Kunci : Dana Pihak Ketiga (DPK); Operational Costs to Operational Incomes (BOPO); Capital Adequacy Ratio (CAR); Loan to Deposit Ratio (LDR); Return on Asset (ROA)

**Analysis of the Effect of Third Party Funds, BOPO, CAR and LDR on
Financial Performance in Banking Sectors Go Public Listed on
Indonesia Stock Exchange (IDX) (over the period 2011 to 2014)**

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ABSTRACT

This research aims to determine the effect of the independent variable that is third-party funds (TPF), the operational costs to operational incomes (BOPO), capital adequacy ratio (CAR) and loan to deposit ratio (LDR) on dependent ratio that is return on asset (ROA) in banking companies listed in Indonesia Stock Exchange simultaneously and partially. Financial performance of banking to obtain profits can measure by return on asset (ROA). Population of this research is all the banks listed in Indonesia Stock Exchange during 2011 to 2014 amounted to 40 banks. The samples were selected amounted to 26 banks using purposive sampling method. The results of this research proved that all of independent variable affected on return on asset (ROA) simultaneously. While partially proved that the operational costs to operational incomes (BOPO) affected on return on asset (ROA), while third party funds (TPF), capital adequacy ratio (CAR) and the loan to deposit ratio (LDR) did not affected on return on asset (ROA).

Keyword : Third Party Funds (TPF); The Operational Costs to Operational Incomes (BOPO); Capital Adequacy Ratio (CAR); Loan to Deposit Ratio (LDR); Return on Asset (ROA)